

Walter Rosenbaum  
Appl. No.: 09/783,144

AMENDMENTS TO THE CLAIMS

1. (currently amended) A method, comprising the steps of:
  - a postal system monitoring a transaction between a buyer and a seller;
  - the postal system notifying a lender of a transaction status; and
  - the postal system receiving a request for factoring from the seller.
2. (original) A method as claimed in claim 1, wherein the buyer and seller initiate the transaction over a distributed system.
3. (original) A method as claimed in claim 1, wherein the transaction comprises a purchase of a merchandise item or service by the buyer from the seller.
4. (original) A method as claimed in claim 1, wherein the transaction status comprises confirmation of an order, cancellation of an order, or completion of delivery of the merchandise item or service.
5. (original) A method as claimed in claim 1, further comprising the step of confirming that the buyer has approved the transaction.
6. (original) A method as claimed in claim 2, further comprising the step of confirming a delivery plan.
7. (cancelled).
8. (original) A method as claimed in claim 1, further comprising the step of signaling the lender to release factoring funds to the seller.
9. (currently amended) A postal system for providing factoring, configured to:
  - monitor a transaction between a buyer and a seller; and
  - notify a lender of a transaction status; and
  - receive a request for factoring from the seller
10. (original) A system as claimed in claim 9, wherein said system is further configured to monitor a transaction between a buyer and a seller initiated over a distributed system.
11. (original) A system as claimed in claim 9, wherein said system is further configured to monitor a transaction between a buyer and a seller for purchase of a merchandise item or service by the buyer from the seller.
12. (original) A system as claimed in claim 9, wherein said system is further configured to notify a lender of status comprising confirmation of an order,

Walter Rosenbaum  
Appl. No.: 09/783,144

- cancellation of an order, or completion of delivery of a merchandise item or service.
13. (original) A system as claimed in claim 9, wherein said system is further configured to confirm that the buyer has approved the transaction.
  14. (original) A system as claimed in claim 10, wherein said system is further configured to confirm a delivery plan.
  15. (cancelled).
  16. (original) A system as claimed in claim 9, wherein said system is further configured to signal a lender to release factoring funds to the seller.
  17. (currently amended) A method for handling a credit request, comprising the steps of:
    - a lender system receiving a credit request from a seller system;
    - the lender system sending a transaction monitoring request to a postpostal system;wherein the postpostal system is configured to:
    - monitor a transaction between a buyer and a seller, and
    - notifiy a lender of a transaction status, and
    - receive a request for factoring from the seller.
  18. (currently amended) A method as claimed in claim 17, wherein said postpostal system is further configured to monitor a transaction between a buyer and a seller initiated over a distributed system.
  19. (currently amended) A system as claimed in claim 17, wherein said postpostal system is further configured to monitor a transaction between a buyer and a seller for purchase of a merchandise item or service by the buyer from the seller.
  20. (currently amended) A system as claimed in claim 17, wherein said postpostal system is further configured to notify a lender of status comprising confirmation of an order, cancellation of an order, or completion of delivery of a merchandise item or service.
  21. (currently amended) A system as claimed in claim 17, wherein said postpostal system is further configured to confirm that the buyer has approved the transaction.

Walter Rosenbaum  
Appl. No.: 09/783,144

22. (currently amended) A system as claimed in claim 18, wherein said postpostal system is further configured to confirm a delivery plan.
23. (cancelled).
24. (currently amended) A system as claimed in claim 17, wherein said postpostal system is further configured to signal a lender to release factoring funds to the seller.
25. (currently amended) A system for closed loop factoring, said system comprising:
  - a seller system including an offering component for offering a good, a receiving component for receipt of an order from an ordering party and for receipt of factoring, and a requesting component for a request for factoring and exchanging information with said ordering party;
  - a postpostal system including a receiving component for receiving said request for factoring; a confirming component for confirming said order; and a requesting component for requesting said factoring.
26. (currently amended) The system according to claim 25, wherein the postpostal system receiving component forwards the request for factoring to the requesting component upon a positive confirmation of the order.
27. (original) The system according to claim 26, wherein the positive confirmation comprises verification of the information exchanged between the seller system and the ordering party.
28. (currently amended) The system according to claim 27, wherein the verification is effected between the postpostal system and a third system.
29. (original) The system according to claim 25, wherein the good is offered on the Internet.
30. (original) The system according to claim 25, wherein the ordering party is a client system.
31. (original) The system according to claim 28, wherein the seller system receiving component receives factoring from a financial institution.
32. (currently amended) The system according to claim 25, wherein the seller system requesting component makes requests for factoring to the postpostal system.

Walter Rosenbaum  
Appl. No.: 09/783,144

33. (currently amended) The system according to claim 30, wherein the postpostal system confirmation component confirms the order via a first exchange of information between the postpostal system and the client system.
34. (original) The system according to claim 33, wherein second information is exchanged between the client system and the seller system and said first exchange of information occurs concurrently with said second exchange of information.
35. (original) The system according to claim 25, wherein the good comprises an item of merchandise or a service.
36. (currently amended) A client system for ordering an item comprising:
  - an identifier that identifies a customer;
  - a display component for displaying information identifying a good;
  - an ordering component for ordering the good via an exchange of first information with a seller system and an exchange of second information with a postpostal system, said first information relating to said good and said second information relating to confirmation of said order, said confirmation being used by the postal system to confirm the order and provide factoring in response to a request for factoring from the seller system to the postal system.
37. (cancelled).
38. (original) The client system according to claim 36, wherein said display component is a browser.
39. (original) The client system according to claim 38, wherein said good is an item of merchandise or a service.
40. (original) The client system according to claim 36, wherein said customer identifier is a password.
41. (original) The client system according to claim 36, wherein said customer identifier is a personal identification number.
42. (original) The client system according to claim 36, wherein said customer identifier is encrypted.
43. (original) A method for closed loop factoring between computers in a distributed environment, comprising the steps of:
  - receiving an order for a good;

Walter Rosenbaum  
Appl. N .. 09/783,144

- generating confirmation of said order;
  - requesting factoring; and
  - receiving factoring based on said confirmation.
44. (original) The method according to claim 43, wherein said good comprises an item of merchandise or a service.
45. (original) The method according to claim 44, wherein said good is offered on the Internet.
46. (original) The method according to claim 43, further comprising a step of offering a good using a seller system to effect said offering.
47. (original) The method according to claim 43, wherein said order is generated by a client system.
48. (original) The method according to claim 43, wherein said order comprises an exchange of information between a client system and said seller system.
49. (currently amended) The method according to claim 43, wherein said confirmation is based on an exchange of information between said client system and a postpostal system satisfying a predetermined routine.
50. (original) The method according to claim 49, wherein said routine comprises an exchange of client system identifier information which identifies a customer for said good, an address for delivery of said good and payment information.
51. (original) The method according to claim 50, wherein said routine further comprises the step of verifying said payment information with a database, said database operated by a third system.
52. (currently amended) The method according to claim 43, wherein said request for factoring further comprises the step of generating a request by a seller system for factoring and transmitting said request to a postpostal system.
53. (currently amended) The method according to claim 52, wherein said step of factoring further comprises the step of said postpostal system relaying said request for factoring to a financial institution after said postpostal system confirmed said order.
54. (currently amended) The method according to claim 53, wherein said step of factoring further comprises the step of confirming information through

Walter R. Senbaum  
Appl. No.: 09/783,144

- exchanging information between said postpostal system and a client system, said client system generating said order.
55. (original) The method according to claim 54, wherein said order comprises an exchange of information between the client system and the seller system and said step of confirmation occurs concurrently with the exchange of information between the client system and the seller system.
56. (currently amended) The method according to claim 43, wherein a postpostal system effects delivery of said good to a location indicated in said order after said step of confirmation.
57. (original) The method according to claim 43, further comprising the step of removing factoring in response to a returned good.
58. (currently amended) The method according to claim 57, further comprising the step of receiving a returned good at the postpostal system and forwarding the good from the postpostal system to the seller system.
59. (currently amended) The method according to claim 43, further comprising the step of selling a returned good by the postpostal system.
60. (original) The method according to claim 43, further comprising the steps of:  
- notifying a financial institution about a returned good;  
- keeping a record of returned goods and seller systems which sold the returned goods; and  
- limiting factoring to the seller systems having a number of returned goods, the number exceeding a predetermined threshold.